

**Information to identify the case:**

Debtor 1	<u>Kenneth L. Kirkland</u>	Social Security number or ITIN	xxx-xx-6672
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-30217-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kenneth L. Kirkland

1/12/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Kenneth L. Kirkland  
 Debtor

Case No. 17-30217-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Jan 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2018.

db  
 517105992 +Kenneth L. Kirkland, 617 Cedar Crest Lane, Carney's Point, NJ 08069-9645  
 517105993 +Advanced Orthopedic Centers, 159 Bridgeton Pike, Bldg D, Mullica Hill, NJ 08062-2669  
 517114869 +Anna S. Fiddler, Court Officer, PO Box 315, Woodbury Heights, NJ 08097-0315  
 +BMW Bank of North America, Ascension Capital Group, P.O. Box 165028,  
 Irving, TX 75016-5028  
 517105995 +Bank of America, 4909 Saverese Circle, Tampa, FL 33634-2413  
 517106002 +Cox Communications, 6205 Peachtree Dunwoody Rd., Atlanta, GA 30328-4524  
 517106016 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096  
 (address filed with court: MetaBank Capital Credit, PO Box 5065, Sioux Falls, SD 57117)  
 517106008 +GLELSI, PO Box 7860, Madison, WI 53707-7860  
 517106009 +Golden Valley Lending, 635 East Highway 20 East, Upper Lake, CA 95485-8793  
 517106010 +Grand Canyon University, 3300 W. Camelback Road, Phoenix, AZ 85017-1097  
 517106013 +Liberty University, Student Accounts Office, PO Box 10425, Lynchburg, VA 24506-0425  
 517106014 +Linda Mur, 168 Spring Garden Street, Woodstown, NJ 08098-1129  
 517106018 National Credit Adjusters, PO Box 3023-327 W. 4th Street, Hutchinson, KS 67504  
 517106020 +Park Gardens LLC, PO Box 12, Swedesboro, NJ 08085-0012  
 517106023 +Terry Stomel, Esq., Adler and Stomel, 52 Market Street, Salem, NJ 08079-1902

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Jan 12 2018 23:23:00 Joseph Marchand, 117-119 West Broad St.,  
 PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 12 2018 23:40:54 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 12 2018 23:40:50 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517105994 +E-mail/Text: bk@avant.com Jan 12 2018 23:41:24 Avant, 222 N. LaSalle Street, Suite 1700,  
 Chicago, IL 60601-1101  
 517105996 +EDI: BANKAMER.COM Jan 12 2018 23:23:00 Bank of America Home Loans, PO box 31785,  
 Tampa, FL 33631-3785  
 517105997 +EDI: TSYS2.COM Jan 12 2018 23:23:00 Barclays Bank, Card Services, PO Box 8802,  
 Wilmington, DE 19899-8802  
 517105998 EDI: CAPITALONE.COM Jan 12 2018 23:23:00 Capital One, Bankruptcy Dept., PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 517105999 +EDI: CHASE.COM Jan 12 2018 23:23:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298  
 517106000 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Jan 12 2018 23:41:22  
 Comcast Cable, 1 Comcast Center, Philadelphia, PA 19103-2899  
 517106001 +EDI: WFNBN.COM Jan 12 2018 23:23:00 Comenity Bank, Bankruptcy Department, PO Box 182125,  
 Columbus, OH 43218-2125  
 517106003 +EDI: CMIGROUP.COM Jan 12 2018 23:23:00 Credit Management, 4200 International Parkway,  
 Carrollton, TX 75007-1912  
 517106004 +EDI: RCSFNBMARIN.COM Jan 12 2018 23:23:00 Credit One Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 517106005 +EDI: BLUESTEM Jan 12 2018 23:23:00 Fingerhut, 6250 Ridgewood Road,  
 St. Cloud, MN 56303-0820  
 517106006 +EDI: LTDFINANCIAL.COM Jan 12 2018 23:23:00 First Savings Credit card,  
 c/o LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134  
 517106007 +E-mail/Text: fggbanko@fgny.com Jan 12 2018 23:40:22 Foster, Garbus And Garbus,  
 7 Banta Place, Hackensack, NJ 07601-5604  
 517106011 +E-mail/Text: accountservices@greenlineloans.com Jan 12 2018 23:41:15 GreenLine Loans,  
 PO Box 507, Hays, MT 59527-0507  
 517106012 EDI: IRS.COM Jan 12 2018 23:23:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 517106015 +EDI: RESURGENT.COM Jan 12 2018 23:23:00 LVNV Funding, PO Box 10584,  
 Greenville, SC 29603-0584  
 517106017 +EDI: MID8.COM Jan 12 2018 23:23:00 Midland Credit Management,  
 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 517106019 +EDI: AGFINANCE.COM Jan 12 2018 23:23:00 One Main Financial, Bankruptcy Dept., PO Box 64,  
 Evansville, IN 47701-0064  
 517106021 +E-mail/Text: recovery@paypal.com Jan 12 2018 23:40:14 PayPal Credit,  
 c/o Comenity Capital Bank, PO Box 45950, Omaha, NE 68145-0950  
 517106022 +EDI: RMSC.COM Jan 12 2018 23:23:00 Synchrony Bank, Attn: Bankruptcy Dept.,  
 PO Box 965060, Orlando, FL 32896-5060  
 517107384 +EDI: RMSC.COM Jan 12 2018 23:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517106024 +EDI: BMW.COM Jan 12 2018 23:23:00 Up2Drive, PO Box 3608, Dublin, OH 43016-0306  
 TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin  
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Total Noticed: 39

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 14, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2018 at the address(es) listed below:

Jill T. Bryan on behalf of Debtor Kenneth L. Kirkland jtb.assistant1@verizon.net  
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com  
Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-34CB, MORTGAGE  
PASS-THROUGH CERTIFICATES, SERIES 2005-34CB rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4